UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In the matter of: **LANE, PATRICK S.** **LANE, PAT** **Debtor(s)**	**Case No. 07-60179 HEJ** **Chapter 7** **Judge JOHN E. HOFFMAN**

FINAL REPORT AND ACCOUNT OF TRUSTEE
APPLICATION FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES, CLAIMS ANALYSIS, AND ABANDONMENTS

The petition commencing this case was filed on 12/19/07, and the undersigned, MYRON N. TERLECKY, was appointed as trustee or successor trustee on. The trustee's bond is in the blanket bond amount of $2,000,000.00.

Upon appointment, the trustee examined the debtor and investigated its financial affairs. The trustee took into his possession assets of the estate, that were administered, abandoned or to be abandoned as detailed on the attached updated Individual Estate Property record and Report (UST Form 1) and Cash Receipts and Disbursement Record (UST Form 2).

Any property not previously abandoned and not administered will be abandoned, if no objection is filed, effective 30 days from the mailing of the Notice and Opportunity for Hearing on Application for Compensation and Reimbursement of Expenses, Final Report and Account, Claims Analysis and Abandonments.

The trustee reports that funds were received and disbursed during his administration of this estate as detailed on the attached Cash Receipts and Disbursement Record (UST Form 2).

The trustee hereby petitions the court for compensation in the amount of $465.19 and expenses in the amount of $6.06 for a total of $471.25. The trustee's calculation of the statutory commission and itemization of expenses is attached to this document as form 5-A.

The trustee certifies that all claims subject to payment have been examined and objections have been [finally determined][presented to the Court for final determination]. The trustee's analysis of the claims is attached to this document as Form 5-B or 5-C.

The undersigned trustee certifies, under penalty of perjury, to the Court and United States Trustee, that the trustee has faithfully and properly fulfilled the duties and responsibilities of the office of the trustee, including certification that all assets have been liquidated or properly accounted for and that funds of the estate are available for distribution. Therefore, the trustee requests that the Final Report and Account of Trustee, Application(s) for Compensation and Reimbursement of Expenses, Claims Analysis and Abandonments be accepted.

Dated: December 29, 2008

/s/ MYRON N. TERLECKY
Case Trustee: MYRON N. TERLECKY
Telephone: (614) 228-6345

REVIEWED BY UNITED STATES TRUSTEE

The Trustee's Final Report and Account has been reviewed by the Office of the United States Trustee.

OFFICE OF THE UNITED STATES TRUSTEE

By: /s/ Patricia J. Watson
(Patricia Watson)
Office of the U.S. Trustee

CASE NO. **07-60179 HEJ** **FORM 5-A** (Rev. 11/93)
LANE, PATRICK S.

TRUSTEE'S SUMMARY OF RECEIPTS, DISBURSEMENTS AND PROPOSED DISTRIBUTIONS

		TOTAL	Already Paid	Proposed To Be Paid
TOTAL RECEIPTS (Actual & Constructive)		2,489.09		
(less) Exemptions, Refunds, & Other Non-compensable Distribution		(628.34)	(628.34)	(0.00)
Available for Distribution & Trustee Compensation		1,860.75		
Maximum Trustee Compensation - §326		465.19		

DISTRIBUTION TO CLAIMANTS:		Total Claims	Interim Payments	Proposed Dividend	% of Claim
Secured Claims		0.00	0.00	0.00	0.00
Priority Claims - Bankruptcy Code §507:					
(1) Administrative Expenses (§507(a)(1)) (Itemized)					
Trustee Expenses:		6.06	0.00	6.06	100.00
(Copies 19.0 @ 20.0 ¢ / copy)	3.80				
(Postage)	1.26				
(Other Expenses--Facsimiles)	1.00				
Attorney for Trustee Fees:					
a) To Trustee or Affiliated Firm (Filed	$0.00)	0.00	0.00	0.00	0.00
b) Special Counsel & Other		0.00	0.00	0.00	0.00
All Other Professional Fees:					
a) To Trustee or Affiliated Firm		0.00	0.00	0.00	0.00
b) To Other Than Trustee or Affiliate		0.00	0.00	0.00	0.00
Attorney for Trustee Expenses		0.00	0.00	0.00	0.00
Administrative Expenses from Prior Chapter		0.00	0.00	0.00	0.00
Court Costs: Notices/Claims/Fees/UST Fees		0.00	0.00	0.00	0.00
Other: All Other Expenses / MRSC INSURANCE PARTNERS--Bond		2.05	2.05	0.00	100.00
TOTAL EXPENSES OF ADMINISTRATION OTHER THAN TRUSTEE COMPENSATION:		8.11	2.05	6.06	100.00
(2) Domestic Support Obligations (§507(a)(1)(B))		0.00	0.00	0.00	0.00
(3) Wages, Salaries & Commissions (§507(a)(3))		0.00	0.00	0.00	0.00
(4) Tax Claims (§507(a)(8))		1,016.72	0.00	1,016.72	100.00
(5) Other Priority (§507(a)(2),(4),(5),(6),(7) or (9),(10))		0.00	0.00	0.00	0.00
Unsecured Claims - §726(a)(2)		26,951.49	0.00	370.73	1.38
Unsecured Claims - §726(a)(3)		0.00	0.00	0.00	0.00
Claims pursuant to - §726(a)(4)		0.00	0.00	0.00	0.00
Interest on Claims - §726(a)(5)		0.00	0.00	0.00	
TOTAL CLAIMS AND EXPENSES OTHER THAN TOTAL TRUSTEE COMPENSATION:		27,976.32	2.05	1,393.51	4.99
Trustee Compensation		465.19	0.00	465.19	100.00
TOTAL CLAIMS AND EXPENSES		28,441.51	2.05	1,858.70	6.54
Surplus to Debtor - §726(a)(6)		0.00	0.00	0.00	0.00
TOTAL CLAIMS, EXPENSES, AND SURPLUS		28,441.51	2.05	1,858.70	6.54

TRUSTEE'S COMPENSATION

Debtor: LANE, PATRICK S. Case: 07-60179-HEJ

Computation of Compensation

Total disbursements to other then the debtor are:			1,860.75
Pursuant to 11 U.S.C. 326, compensation is computed as follows:			
25% of First $5,000:		=	465.19
10% of Next $45,000:		=	0.00
5% of Next $950,000:		=	0.00
3% of Balance:		=	0.00
	Total Compensation:		**465.19**
	Previously Paid:		0.00
	Total Compensation Requested:		**465.19**

Trustee's Expenses

Premium on Trustee's Bond		0.00
Travel	(0.00 miles @ 0.00 cents/mile)	0.00
Copies	(19.00 @ 20.00 cents/copy)	3.80
Postage		1.26
Telephone Charges		0.00
Clerical / Secretarial	(0.00 hrs @ $0.00/hr)	0.00
Paralegal Assistance	(0.00 hrs @ $0.00/hr)	0.00
Supplies / Stationery		0.00
Distribution Expenses		0.00
Professional Expenses		0.00
Other		1.00
	Total Expenses:	**6.06**
	Previously Paid:	0.00
	Total Expenses Requested:	**6.06**

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of his/her knowledge and requests the United States Trustee to approve this report and accounts and requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. 330(a), 502(b), and 503(b) and to thereafter award final compensation or reimbursement of expenses and to make final allowance for the proposes of distribution to claims, administrative expenses, and other payments stated in this report and account.

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded $465.19 as compensation and $6.06 for reimbursement of expenses. The Trustee certifies that no payments have been made or promised to him/her for services rendered in any capacity in this case. No agreement or understanding exists between the Trustee and any other person or entity, other than his/her law firm, for sharing compensation or to be received.

Dated: December 29, 2008

Signed: /s/ Myron N. Terlecky
MYRON N. TERLECKY

The balance of funds on hand in the estate will continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to the unpaid creditors until successive classes are paid in full. The trustee will receive additional compensation on account of the disbursement of the additional interest not to exceed the maximum compensation set by 11 U.S.C. 326(A).

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Claims Distribution Register

Case: 07-60179 LANE, PATRICK S.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
5	08/04/08	100	Union County Treasurer 233 West 6th Street Marysville, OH 43040 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	1,157.32	0.00	0.00	0.00	0.00
7	11/13/08	100	DCFS Trust P.O. Box 9001897 Louisville, KY 40290-1897 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)> Late Filed Claim	21,325.12	0.00	0.00	0.00	0.00
			Total for Priority 100: 0% Paid	**$22,482.44**	**$0.00**	**$0.00**	**$0.00**	**$0.00**
			Total for Secured Claims:	**$22,482.44**	**$0.00**	**$0.00**	**$0.00**	**$0.00**
Admin Ch. 7 Claims:								
	12/19/07	200	MRSC INSURANCE PARTNERS, LLC 31500 BAINBRIDGE RD #5 SOLON, OH 44139 <2300-00 Bond Payments>	2.05	2.05	2.05	0.00	0.00
	12/19/07	200	MYRON N. TERLECKY 575 SOUTH THIRD ST COLUMBUS, OH 43215 <2200-00 Trustee Expenses>	6.06	6.06	0.00	6.06	6.06
	12/19/07	200	MYRON N. TERLECKY 575 SOUTH THIRD ST COLUMBUS, OH 43215 <2100-00 Trustee Compensation>	465.19	465.19	0.00	465.19	465.19
			Total for Priority 200: 100% Paid	**$473.30**	**$473.30**	**$2.05**	**$471.25**	**$471.25**
			Total for Admin Ch. 7 Claims:	**$473.30**	**$473.30**	**$2.05**	**$471.25**	**$471.25**
Priority Claims:								
2	07/23/08	570	Regional Income Tax Agency Attn Legal Dept PO Box 470537 Broadview Hts, OH 44147 <5800-00 Claims of Governmental Units>	1,016.72	1,016.72	0.00	1,016.72	1,016.72
			Priority 570: 100% Paid					

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Claims Distribution Register

Case: 07-60179 LANE, PATRICK S.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Unsecured Claims:								
1	07/17/08	610	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services,PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>	1,800.27	1,800.27	0.00	1,800.27	24.76
3	07/24/08	610	Discover Bank Discover Financial Services LLC PO Box 3025 New Albany, OH 43054 <7100-00 General Unsecured § 726(a)(2)>	7,066.21	7,066.21	0.00	7,066.21	97.20
4	07/29/08	610	Time Warner 1015 Olentangy River Road Columbus, OH 43212 <7100-00 General Unsecured § 726(a)(2)>	116.38	116.38	0.00	116.38	1.60
6	08/27/08	610	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services,PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>	17,968.63	17,968.63	0.00	17,968.63	247.17
			Total for Priority 610: 1.37555% Paid	**$26,951.49**	**$26,951.49**	**$0.00**	**$26,951.49**	**$370.73**
			Total for Unsecured Claims:	**$26,951.49**	**$26,951.49**	**$0.00**	**$26,951.49**	**$370.73**
			Total for Case :	**$50,923.95**	**$28,441.51**	**$2.05**	**$28,439.46**	**$1,858.70**

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.
Period Ending: 12/29/08

Trustee: (550420) MYRON N. TERLECKY
Filed (f) or Converted (c): 12/19/07 (f)
§341(a) Meeting Date: 01/28/08
Claims Bar Date: 10/08/08

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	295 CONVERSE AVE., PLAIN CITY, OH 43064, RENTAL	37,500.00	0.00	DA	0.00	FA
2	CASH	1.00	0.00	DA	0.00	FA
3	CHECKING ACCOUNT CHASE	30.00	0.00	DA	0.00	FA
4	HOUSEHOLD GOODS AND FURNISHINGS DEBTOR'S RESIDEN	500.00	0.00	DA	0.00	FA
5	WEARING APPAREL, DEBTOR'S RESIDENCE	200.00	0.00	DA	0.00	FA
6	JEWELRY	20.00	0.00	DA	0.00	FA
7	2007 TAX REFUND	Unknown	1,948.28		2,487.28	FA
8	1998 DODGE NEON 84,000 MILES DEBTOR'S POSSESSION	750.00	0.00	DA	0.00	FA
9	2006 CHRYSLER TOWN & COUNTRY 15,000 MILES DEBTOR	10,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		1.81	Unknown
10	**Assets** **Totals** (Excluding unknown values)	**$49,001.00**	**$1,948.28**		**$2,489.09**	**$0.00**

Major Activities Affecting Case Closing:

The Trustee withdrew his Report of No Distribution based upon the Debtor expecting to receive over $3,960.00. The Debtor received less than expected and has turned over the non-exempt portion. The claims will be reviewed after the bar date and any objection to claims will be filed by October 31, 2008.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.

Period Ending: 12/29/08

Trustee: (550420) MYRON N. TERLECKY
Filed (f) or Converted (c): 12/19/07 (f)
§341(a) Meeting Date: 01/28/08
Claims Bar Date: 10/08/08

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2008

Current Projected Date Of Final Report (TFR): December 31, 2008

December 29, 2008
Date

/s/ MYRON N. TERLECKY
MYRON N. TERLECKY

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.

Taxpayer ID #: 13-7598449
Period Ending: 12/29/08

Trustee: MYRON N. TERLECKY (550420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****18-65 - Money Market Account
Blanket Bond: $2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Money Market Account Balance
04/25/08	{7}	UNITED STATES TREASURY	36--Turnover of Federal tax refund.	1129-000	2,487.28		2,487.28
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.02		2,487.30
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.31		2,487.61
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.31		2,487.92
07/09/08		To Account #********1866	Transfer into Checking Account to Pay Exemptions/Funds Not Property of Estate	9999-000		628.34	1,859.58
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.25		1,859.83
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.22		1,860.05
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.24		1,860.29
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.20		1,860.49
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.14		1,860.63
12/15/08	1001	MRSC INSURANCE PARTNERS, LLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/12/2008 FOR CASE #07-60179	2300-000		2.05	1,858.58
12/29/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.12		1,858.70
12/29/08		To Account #********1866	Transfer into Checking Account for Final Report	9999-000		! 1,858.70	0.00

Subtotals : **$2,489.09** **$2,489.09**

{} Asset reference(s)

!-Not printed or not transmitted

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.

Taxpayer ID #: 13-7598449
Period Ending: 12/29/08

Trustee: MYRON N. TERLECKY (550420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****18-65 - Money Market Account
Blanket Bond: $2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Money Market Account Balance
			ACCOUNT TOTALS		**2,489.09**	**2,489.09**	**$0.00**
			Less: Bank Transfers		0.00	2,487.04	
			Subtotal		**2,489.09**	**2.05**	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		**$2,489.09**	**$2.05**	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.

Taxpayer ID #: 13-7598449
Period Ending: 12/29/08

Trustee: MYRON N. TERLECKY (550420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****18-66 - Checking Account
Blanket Bond: $2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance
07/09/08		From Account #********1865	Transfer into Checking Account to Pay Exemptions/Funds Not Property of Estate	9999-000	628.34		628.34
07/10/08	101	PATRICK S LANE	Payment of Exemptions and/or Funds Not Property of the Estate	8100-002		628.34	0.00
12/29/08		From Account #********1865	Transfer into Checking Account for Final Report	9999-000	! 1,858.70		1,858.70

	Receipts	Disbursements	Balance
ACCOUNT TOTALS	**2,487.04**	**628.34**	**$1,858.70**
Less: Bank Transfers	2,487.04	0.00	
Subtotal	**0.00**	**628.34**	
Less: Payments to Debtors		628.34	
NET Receipts / Disbursements	**$0.00**	**$0.00**	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-60179 HEJ
Case Name: LANE, PATRICK S.

Taxpayer ID #: 13-7598449
Period Ending: 12/29/08

Trustee: MYRON N. TERLECKY (550420)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****18-66 - Checking Account
Blanket Bond: $2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****18-65	2,489.09	2.05	0.00
Checking # ***-*****18-66	0.00	0.00	1,858.70
	$2,489.09	$2.05	$1,858.70

December 29, 2008
Date

/s/ MYRON N. TERLECKY
MYRON N. TERLECKY